110 notifies subscriber device 1000 of the awaiting personalization information that is ready to be provisioned and requests that subscriber device take steps to receive the information. At S1052, application manager 1018 receives the notification and requests validation of the request. At S1054, security application 1008 validates the request. Thereafter, at S1056, a security session, for example, a VPN session is requested. The certification from the authentication authority is then validated, S1058, and a secure connection, via VPN in this example, is established between subscriber device 1000 and network operator 110, S1060.

Application manager 1018 then directs actions for the retrieving of the enablement data from network operator 110, S1062, and the retrieving of personalization packet information, S1064. At S1066, the enablement data is loaded to application loader 1002. The enablement data is then loaded to removable card 1100 via card interface 1014, S1068. Confirmation of successful enablement of removable card 1100 is thus relayed back to application manager 1018, S1070. Application manager 1018 then directs the loading of the personalization packet information to removable chip 1100, which may be independently removable or coupled to a card that is removable, via application loader 1002 and card interface 1014, S1072. Confirmation of the successful download of the personalization packet information is then relayed to application manager, S1074. Similarly, confirmation is relayed from application manager 1018 to network operator 110, S1076.

While several embodiments have been provided in the present disclosure, it should be understood that the present system and method may be embodied in many other specific forms without departing from the spirit or scope of the present disclosure. The present examples are to be considered as illustrative and not restrictive, and the intention is not to be limited to the details given herein, but may be modified within the scope of the appended claims along with their full scope of equivalents. For example, the various elements or components may be combined or integrated in another system or certain features may be omitted, or not implemented.

Also, techniques, systems, subsystems and methods described and illustrated in the various embodiments as discreet or separate may be combined or integrated with other systems, modules, techniques, or methods without departing from the scope of the present disclosure. Other items shown as directly coupled or communicating with each other may be coupled through some interface or device, such that the items may no longer be considered directly coupled to each but may still be indirectly coupled and in communication with one another. Other examples of changes, substitutions, and alterations are ascertainable by on skilled in the art and could be made without departing from the spirit and scope disclosed herein.

What is claimed is:

1. A system for over-the-air provisioning of a card on a wireless device, the system comprising:

a wireless device having a removable chip;

an issuer system to maintain an account related to a card; and

an authentication authority having enablement data and a unique identifier related to the removable chip;

wherein the authentication authority provides the enablement data and the unique identifier related to the removable chip to the issuer system; and

wherein the issuer system uses the enablement data to enable the removable chip for use and the unique identifier to authenticate the removable chip before loading information related to the card onto the removable chip.

2. The system of claim 1, wherein the unique identifier is an application load certificate.

3. The system of claim 1, wherein the card is further defined as a credit card.

4. The system of claim 1, wherein the card is further defined as a loyalty card.

5. The system of claim 1, wherein the card is further defined as a security card.

6. The system of claim 5, wherein the security card is further defined by a pass card.

7. The system of claim 5, wherein the security card is further defined as an identification card.

8. The system of claim 1, wherein the issuer system is further defined as a system of a financial institution.

9. The system of claim 1, wherein the issuer system is further defined as a system of a business and wherein the card is further defined as a card accepted by the business.

10. The system of claim 1, wherein the wireless device includes a client module wherein the card is enabled, the wireless device further includes a transaction module operable to communicate between with the client module and a transaction device at a vender location.

11. The system of claim 10, wherein the transaction module is further defined as a contact-less module to communicate with the transaction device at the vender location.

12. The system of claim 11, wherein the contact-less module is further defined as an infra-red module to communicate with the transaction device at the vender location.

13. The system of claim 11, wherein the transaction module is further defined as a wireless module to communicate with the transaction device at the vender location.

14. The system of claim 11, wherein the transaction module is operable to communicate with the transaction device at the vendor location using BLUE-TOOTH.

15. The system of claim 11, wherein the transaction module is operable to communicate with the transaction device at the vendor location using RF communication.

16. The system of claim 11, wherein the transaction module is operable to communicate with the transaction device at the vendor location using WiFi communication.

17. The system of claim 1, the wireless device comprises:

a security component having a certificate related to authenticity of the wireless device and the card; and

a storage component that is operable to store a plurality of cards.

18. The system of claim 17, wherein the wireless device is provided with an application to organize the plurality of cards on the wireless device stored in the storage component.

19. The system of claim 1, wherein the wireless device is a wireless telephone.

20. The system of claim 1, wherein the wireless device is a digital phone.

21. The system of claim 1, wherein the wireless device is a cellular phone.

22. The system of claim 1, wherein the wireless device is a personal digital assistant.

23. The system of claim 1, wherein the card is wirelessly provisioned on the wireless device via a code division multiple access network.

24. The system of claim 1, wherein the card is wirelessly provisioned on the wireless device via a wireless local area network.